

State of Nevada, Department of Business Industry  
MORTGAGE LENDING DIVISION  
Summary of Disciplinary Actions      Report Date: December 31, 2004  
Reporting for calendar year 2004

TAB	NAME	License# (if applicable)	Type of license	Date of Final Action	Type of Action	Summary of Discipline Imposed:
1	American Gold Mortgage Corp dba Encore Mortgage	n/a	645B	2/11/2004	Stipulated Settlement Agreement	Failed to registered agents and agreed to pay a fine of \$5,000 and immediately submit agent registrations forms for each agent and comply with registration in the future.
2	Novastar Home Mortgage Inc	1254	645B	2/13/2004	Order to Cease and Desist and Order Imposing Fine and Notice of Right to Request Hearing --- ----- Stipulated Settlement Agreement	On 2/9/2004 the Division issued a C& D with fine of \$170,000 for conducting mortgage activity from unlicensed locations. On 2/13/2004 entered into Stipulation Settlement agreement and paid costs of investigation and attorneys fees for \$80,000 and agreed to submit applications to license all locations.
3	Vestin Mortgage Inc dba Vestin f/k/a DelMar Mortgage; Del Mar Mortgage Inc	n/a	645B	2/19/2004	Stipulated Settlement Agreement	Former licensed mortgage broker Del Mar admit to one violation for failure to distribute a principal payment proportionately to all investors; paid \$5,000 costs of investigation and attorney fees.
4	Carteret Mortgage Corp	169	645B	3/1/2004	Order to Cease and Desist and Order Imposing Fine and Notice of Right to Request Hearing	Failed to license a location and register a mortgage agent. Paid an administrative fine in amount of \$10,000.
5	Omni Home Financing Inc dba Complete Home Loans	536	645B	3/4/2004	Order to Cease and Desist and Order Imposing Fine and Notice of Right to Request Hearing	Conducted activity from unlicensed location; failed to obtain approval for advertisement from the Division; failed to comply with the requirements of advertisements and paid an administrative fine of \$10,000.
6	Direct Equity Mortgage LLC	291	645B	3/5/2004	Stipulated Settlement Agreement	Failed to submit advertising for approval to the Commissioner; paid costs of investigation and attorney's fees in amount of \$10,000.

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7	Emanineloans.com and Christian D Winters, owner	n/a	645B	3/2/2004 7/10/2004	Order to Cease and Desist Unlicensed Activity and Imposing Fine ----- ----- Final Order to Cease and Desist Unlicensed Activity and Imposing Fine ----- ----- Stipulated Settlement	On 3/2/2004 the Division issued an Order for the of a Nevada resident with intent to conduct mortgage activity while not licensed and pay administrative fine of \$10,000; failed to request hearing and failed to pay fine resulting in Final Order issued 3/10/2004. Entered into Stipulated Settlement Agreement to waive hearing paid costs of investigations and attorney fees in amount of \$7,500
8	Ridge Mortgage Services Company	467	645B	3/3/2004 5/4/2004	Order to Show Cause why License Should not be Suspended or Revoked and or Fines Imposed Stipulated Settlement Agreement	On 3/3/2004 the Division issued an Order for conducting mortgage activity from unlicensed location without a approved Qualified Employee; Settlement entered on 5/4/2004 and agreed to obtain proper licensing and paid \$10,000 fines, costs of investigation and attorney's fee.
9	Federal Mortgage Funding dba Utah Financial Inc, Steve Merrill, owner	n/a	645B	3/22/2004	Order to Cease and Desist Unlicensed Activity and Imposing Fine ----- ----- Stipulated Settlement Agreement	On 3/5/2004 the Division issued an order for Conducting activity from unlicensed location; failed to obtain approval for advertisement from the Division; failed to comply with the requirements of advertisements and pay an administrative fine of \$10,000. Entered into the agreement and paid costs of investigations and attorney fees in amount of \$5,000
10	Source One Capital Group LLC	433	645B	3/9/2004	Surrender of License	Firm voluntarily surrendered license
11	RNB dba Cornerstone Mortgage	286	645B	3/10/2004	Stipulated Settlement Agreement	Failure to license branch office, employing individual to act as mortgage agent and Qualified Employee without registration or approval; failure to supervise activities of unlicensed location and paid
12	Ardyss Financial Services	n/a	645B	3/14/2004	Surrender of License	Firm voluntarily surrendered license

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13	International Home Capital Corp	1104	645B	3/25/2004	Order to Cease and Desist and Order Imposing Fine and Notice of Right to Request Hearing	Conducting unlicensed activity after exemption expired and did not apply for licensing; paid an administrative fine of \$10,000.
14	123 Loans LLC	352	645B	3/30/2004 5/11/2004	Order to Cease and Desist and Order Imposing Fine and Notice of Right to Request Hearing --- -----Stipulated Settlement of Division Order	On 3/30/2004 the Division issued an Order for conducting activity from unlicensed location; failed to obtaining approval for advertisements from the Division and pay an administrative fine of \$10,000; On 5/11/2004 agreed to submit application for banker branch licensed, request a wholesale lender determination and submit application for Qualified Employee and paid \$10,000 for costs of investigation and attorney fees.
15	Star Funding Las Vegas Division	531	645B	4/13/2004	Stipulated Settlement Agreement	Conducted activity from unlicensed location; failed to registers mortgage agents and paid costs of investigation and attorney fees in amount of \$7,500.
16	AFAB Ventures LLC; Mark Asadoorian	n/a	645B	4/16/2004 5/1/2004	Order to Cease and Desist, Order Imposing Fine and Notice of Right to Request Hearing --- -----Final Order Imposing Fine and Order to Cease and Desist Unlicensed Activity	On 4/16/2004 the Division issued an Order for Conducting unlicensed mortgage brokering activity through private investors outside of his association with the mortgage broker with whom he was registered and pay an administrative fine of \$15,000. A hearing was requesting and he was issued a Final order 5/5/2004 to pay \$15,000.
17	First City Capital	n/a	645B	4/29/2004	Surrender of License	
18	First Source Financial USA	343	645B	4/30/2004	Stipulated Settlement Agreement	Failed to submit advertising for approval to the Commissioner; paid costs of investigation and attorney's fees in amount of \$5,000.

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19	Brian Martin	n/a	645B	5/4/2004	Order To Cease and Desist Order Imposing Fine and Notice of Right to Request Hearing-----Stipulated Settlement Agreement	On 3/26/2004 Division issued an order for conducting mortgage activity while not registered as a mortgage agent or approved as a Qualified Employee and ordered to pay administrative fine of \$5,000. On 5/4/2004 stipulated to cease conducting unlicensed mortgage broker activity and paid costs of investigation and attorney fees in amount of \$2,500.
20	Aall City Inc	186	645B	5/6/2004	Order To Cease and Desist Order Imposing Fine and Notice of Right to Request Hearing-----Stipulated Settlement Agreement	Conducted activity from unlicensed location; failed to registers mortgage agents and paid costs of investigation and attorney fees in amount of \$10,000.
21	NV Mortgage Inc dba Soma Financial	534	645B	5/11/2004	Stipulated Settlement Agreement	Failed to submit advertising for approval to the Commissioner; paid costs of investigation and attorney's fees in amount of \$5,000.
22	RMS and Associates	312	645B	5/13/2004	Stipulated Settlement Agreement	Failed to submit advertising for approval to the Commissioner; paid costs of investigation and attorney's fees in amount of \$5,000.
23	Custom Home Loans Inc	545	645B	5/18/2004	Stipulated Settlement Agreement	Failed to submit advertising for approval to the Commissioner and promoted an agent at a location not record location of the agent; paid costs of investigation and attorney's fees in amount of \$5,000.
24	Gordon & Associates Inc dba Lake Tahoe Mortgage Corp	140	645B	5/24/2004	Order to Cease and Desist and Order Imposing Fine and Notice of Right to Request Hearing	Conducted activity from unlicensed location; failed to registers mortgage agents and paid administrative fine in amount of \$10,000.
25	NSD Comprehensive Real Estate Consulting Services; August Lindemeyer, Owner and President	n/a	645B	5/25/2004	Order Setting Hearing	Cease and Desist from conducting unlicensed activity and pay administrative fine of \$10,000.
26	International Home Capital Corp	1104	645B	6/3/2004	Stipulated Settlement Agreement	Conducting activity from unlicensed location; paid administrative fine in amount of \$5,000.

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27	Sunset Mortgage Company LP	170	645B	6/7/2004	Stipulated Settlement Agreement	Conducted mortgage activity prior to effective license under temporary license and conducted activity from unlicensed locations in non-commercial locations without business license from municipality; did not maintain complete and suitable records; failed to submit monthly reports to the Division; failed to obtain approval for advertisements; and paid costs of investigation and attorney fees in amount of \$5,000.
28	Silver State Financial Services Inc dba Silver State Mortgage	318	645B	6/7/2004	Stipulated Settlement Agreement	Failed to submit advertising for approval to the Commissioner; paid costs of investigation and attorney's fees in amount of \$5,000.
29	QTSE - Quality Escrow Services Ltd.	909	645A	7/1/2004	Order to Cease and Desist	The Division issued an Order to cease and desist from conducting unlicensed escrow activity until properly licensed
30	Keystone Mortgage Group LLC (KMG Financial)	548	645B	7/2/2004	Stipulated Settlement Agreement	Failed to submit advertising for approval; placed advertisement not in compliance from an unlicensed location; paid costs of investigation and attorney's fees in amount of \$5,000.
31	Utah Financial Inc.	547	645B	7/13/2004	Stipulated Settlement Agreement	Failed to submit advertising for approval; placed advertisement not in compliance; paid costs of investigation and attorney's fees in amount of \$10,000.
32	Vestin Mortgage Inc dba Vestin	274	645B	7/15/2004	Stipulated Settlement Agreement	Failed to submit advertising for approval to the Commissioner; placed advertisement not in compliance; paid costs of investigation and attorney's fees in amount of \$5,000.
33	North American Real Estate Services dba Pacific Bancorp	n/a	645B	7/23/2004 11/18/2004	Order to Cease and Desist and Order Imposing Fine Notice of Right to Request Hearing and Order of Suspension ----- -- Final Order of Suspension----- Notification of Order of Suspension of	On 7/23/2004 the Division issued an Order for conducting business at an unlicensed location; failure to register mortgage agents; failure to supervise mortgage agent activity; failure to maintain books and records; failure to ensure Qualified Employee supervised office and was resident of Nevada; filed incomplete and fraudulent monthly reports; failed to file annual financial statements; failed to respond to repeated requests by the Division for books and records and to conduct an examination; and ordered to pay an administrative fine of \$199,000. On 8/20/2004 the Division issued final order and on 11/18/2004 the firm was suspended.
34	Plus Funding.com Inc	192	645B	7/26/2004	Stipulated Settlement Agreement	Failure to renew license and conducted unlicensed mortgage activity; failed to file monthly reports. Division agreed to allow loans in progress to be closed but no compensation was to be received by the broker until properly licensed.

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35	Commercial Financial Services dba Mortgage 2000	260	645B	7/30/2005	Stipulated Settlement Agreement	Failed to submit advertising for approval to the Commissioner; placed advertisement not in compliance; paid costs of investigation and attorney's fees in amount of \$5,000.
36	Investors Mortgage Corp	217	645B	8/11/2004	Stipulated Settlement Agreement	Failed to submit advertising for approval; placed advertisement not in compliance from an unlicensed location; paid costs of investigation and attorney's fees in amount of \$2,500.
37	Skofed Mortgage Funding	319	645B	8/20/2004	Stipulated Settlement Agreement	Failed to registered agents and agreed to pay a fine of \$22,000 and immediately submit agent registrations forms for each agent and comply with registration in the future.
38	Certified Holding Limited Partnership dba Granite Mortgage & Loan	n/a	645B	8/23/2004 10/1/2004	Order to Show Cause why Licensed should not be Suspended or Revoked and/or Fines Imposed ----- Stipulated Settlement Agreement for Permanent Revocation	On 8/23/2004 the Division issued an order for submitting false and forged financial statements; failure to comply with advertising requirements. On 10/1/2004 Granite consented to a permanent revocation.
39	US Mortgage	1585	645A	9/1/2004	Cease and Desist	The Division issued an Order to cease and desist from conducting unlicensed escrow activity until properly licensed
40	American Mortgage Professionals Inc.	176	645B	9/1/2004 10/12/2004	Cease and Desist ----- Stipulated Settlement Agreement	On 9/1/2004 the Division issued an order for failed to submit for approval the individual acting in the capacity of the Qualified Employee; failed to obtain approval for advertisement; placing advertisement not in compliance by stating an unlicensed address and unlicensed agent in the advertisement and ordered to pay administrative fine of \$10,000. On 10/12/2004 agreement to paid costs of investigations and attorney fees of \$5,000.
41	Novastar Home Mortgage Inc	1254	645B	9/1/2004	Stipulated Settlement Agreement	Failed to submit advertising for approval; placed advertisement not in compliance from an unlicensed location; paid costs of investigation and attorney's fees in amount of \$5,000.
42	Bridge Capital Corporation	n/a	645B	9/3/2004	Stipulated Settlement Agreement	Conducting mortgage activity and soliciting Nevada residents from an unlicensed location; paid costs of investigations and attorney fees of \$5,000.
43	All Fund Mortgage	247	645B	9/9/2004	Stipulated Settlement Agreement	Conducted mortgage activity from an unlicensed location . Paid costs of investigation and attorney's fees in amount of in amount of \$10,000.

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44	Community Lending Inc dba First Choice Funding	n/a	645B	9/14/2004 10/15/2004	Order to Cease and Desist and Order Imposing Fine and Notice of Right to Request Hearing --- -----Stipulated Settlement Agreement	On 9/14/2004 the Division issued an order for failure to submit application to employ individual to act as Qualified Employee and failure to terminate Qualified Employee; failure to supervise activities of unlicensed location and pay \$10,000 costs. On 10/15/2004 agreement to surrender license at the location until in compliance and paid costs of investigation and attorney fee in amount of \$10,000.
45	Sunset Mortgage Company LP	170	645B	9/30/2004	Stipulated Settlement Agreement	Conducted mortgage activity from two unlicensed locations while application was pending . Agreed to have an examination before submitting a branch application and paid costs of investigation and attorney's fees in amount of in amount of \$10,000.
46	Morgan Capital of Nevada dba Morgan Financial	504	645B	10/15/2004	Stipulated Settlement Agreement	Failed to submit advertising for approval; placed advertisement not in compliance from an unlicensed location; paid costs of investigation and attorney's fees in amount of \$10,000.
47	Pacific Central Mortgage Inc	n/a	645A	10/13/2004	Order to Cease and Desist	The Division issued an Order to cease and desist from conducting unlicensed escrow activity until properly licensed
48	Myles Henry Ltd dba Express Mortgage and Ben Donlon individually	383	645B	10/18/2004	Stipulated Settlement Agreement	Contracted with agent for conducting telemarketing business on behalf of the mortgage broker failed to submit the advertising for approval; failed to supervise agents; administrative fine of \$40,000 suspended upon agreement to comply; agent costs of investigation and attorney fee of \$20,000 suspended upon agreement to comply.
49	Dana Capital Group Inc.	393	645B	10/19/2004	Order to Cease and Desist and Order Imposing Fine and Notice of Right to Request Hearing	Conducted activity from unlicensed location; failed to license branch office and paid administrative fine in amount of \$10,000.
50	Village Funding Inc.	1518	645B	10/21/2004	Order to Cease and Desist and Order Imposing Fine and Notice of Right to Request Hearing	Conducted mortgage activity from unlicensed location while application was pending ; failed to license agents; advertised and solicited business through a web site prior to license issued paid administrative fine in amount of \$10,000.
51	First Interstate Mortgage Corporation	544	645B	11/1/2004	Stipulated Settlement Agreement	Failed to submit advertising for approval to the Commissioner; paid costs of investigation and attorney's fees in amount of \$5,000.

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52	Tioga Inc; and Mark Schnippel, President	n/a	645B	11/1/2004	Order to Cease and Desist	Conducting unlicensed activity though an unlicensed entity while 30% owner of licensed mortgage broker; Arranged for two private investors to provide funds to acquire a beneficial interest in a mortgage loan; paid an administrative fine of \$10,000.
53	CTX Mortgage Company LLC	1182/1181	645B/645E	11/3/2004	Stipulated Settlement Agreement	Conducted mortgage activity from unlicensed location while application was pending ; failed to license agents; solicited business in Nevada prior to license issued paid administrative fine in amount of \$10,000.
54	Windsor Capital Mortgage Corporation	555	645B	11/3/2004	Stipulated Settlement Agreement	Conducted mortgage activity from unlicensed location while application was pending ; failed to license agents or obtain approval for a Qualified Employee; solicited business through a web site prior to license issued paid administrative fine in amount of \$10,000.
55	Integrated Financial Associates Inc.	216	645B	11/17/2004	Stipulated Settlement Agreement	As a result of an examination, the Division imposed costs of investigation and attorney fees in amount of \$35,000 for various repeat violations not corrected from prior examination.
56	Anderson Real Estate Consulting and Cindy Anderson	n/a	645A	11/22/2004	Stipulated Settlement Agreement	The Division issued an Order to cease and desist from conducting unlicensed escrow activity until properly licensed
57	Carmen Thomas	n/a	645B	12/7/2004	Stipulated Settlement Agreement	Acted as Qualified Employee not approved by the Division and as a mortgage agent not registered in an unlicensed branch location; paid costs of investigation and attorney fees in amount of \$10,000.
58	Sage Creek Investments LLC and John Solari	n/a	645B	12/10/2004	Order to Cease and Desist and Notice of Right to Request Hearing	Conducting unlicensed activity though an unlicensed entity as a mortgage broker; Arranged for three private investors to provide funds to acquire a beneficial interest in a mortgage loan; paid an administrative fine of \$10,000.
59	Dana Capital Group Inc.	393	645B	12/16/2004	Order to Cease and Desist and Order Imposing Fine and Notice of Right to Request Hearing	Conducted activity from unlicensed locations after corporate office had been fined for failure to license branch locations; corporate office did not notify all locations of cease and desist until properly licensed; paid administrative fine in amount of \$10,000.
60	Mortgage Capital Associates Inc	1270	645E	12/17/2004	Order to cease and Desist and Order Imposing Fine Notice of Right to Request Hearing and Order of Suspension	On 12/17/2004 the Division issued an Order for conducting business at an unlicensed location; failed to obtain approval for advertising ; did not maintain a principal location books and records as required under NRS 645E and ordered to pay an administrative fine of \$20,000.



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61	Discount Home Loans LLC and Dan Tolley	n/a	645B	12/15/2004	Order to Cease and Desist and Order Imposing Fine and Notice of Right to Request Hearing	Attempting to conduct mortgage activity by submitting a loan under the unsolicited exception to licensing. Discount through Tolley submitted a falsified letter to the lender to indicate the Division approved of the transaction without the benefit of a license.
62	Gecko Mortgage Inc.	n/a	645B	12/15/2004	Order to Cease and Desist and Order Imposing Fine and Notice of Right to Request Hearing	Conducted unlicensed mortgage activity into Nevada from Oklahoma and ordered to pay \$10,000.
63	PNII Inc dba Pulte Homes	n/a	645B	12/15/2004	Stipulated Settlement Agreement	Pulte engaged in certain practices in connection with the sale of homes wherein the Division alleges that incentives that conditioned the home buyer to use Pulte Mortgage are deceptive trade practices under NRS 598; and paid \$7,500 investigative costs.